

EXHIBIT

D

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☒ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state. The security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	Other (explain)
Agency Case Number		Lender Case Number	

Amount \$	300,000	Interest Rate	7.250 %	No. of Months	360/360	Amortization Type	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input checked="" type="checkbox"/> Other (explain) <input checked="" type="checkbox"/> ARM (type) 7/23
-----------	---------	---------------	---------	---------------	---------	-------------------	---	--

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, ZIP)	No. of Units
273-275 Rand Street, Central Falls, RI 02863 County: Providence	6
Legal Description of Subject Property (attach description if necessary)	Year Built
Apartment Complex	1920

Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction Permanent <input type="checkbox"/> Other (explain)	Property will be	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment
-----------------	--	------------------	--

Complete this line if construction or construction permanent loan.				
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements
	\$	\$	\$	\$
Total (a+b)				
	\$			

Complete this line if this is a refinance loan.				
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost \$

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in
Juan Valdera Sobelda Valdera, Bohij Boutros	Tenants in common	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		
Checking/Savings		

Borrower				Co-Borrower			
Borrower's Name (include Jr or Sr if applicable)				Co-Borrower's Name (include Jr or Sr if applicable)			
Sobelda Valdera							
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
599 20 8347	401-724-2789	03/20/1969	16				
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)	pages	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)	pages
Present Address (street, city, state, ZIP)				Present Address (street, city, state, ZIP)			
<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 10 No Yrs				<input type="checkbox"/> Own <input type="checkbox"/> Rent No Yrs			
34 Parker Street Central Falls, RI 02863							

Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following	
Former Address (street, city, state, ZIP)	Former Address (street, city, state, ZIP)
<input type="checkbox"/> Own <input type="checkbox"/> Rent No Yrs	<input type="checkbox"/> Own <input type="checkbox"/> Rent No Yrs

If residing at present address for less than two years, complete the following	
Former Address (street, city, state, ZIP)	Former Address (street, city, state, ZIP)
<input type="checkbox"/> Own <input type="checkbox"/> Rent No Yrs	<input type="checkbox"/> Own <input type="checkbox"/> Rent No Yrs

Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
Furniture Warehouse 1355 South Washington Street North Attleboro, MA 02760	Yrs. on this job 1 yr(s) Yrs. employed in this line of work/profession 1		Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Store Manager	508-695-6668		

If employed in current position for less than two years or if currently employed in more than one position, complete the following			
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
Furniture Warehouse 329 Barton Street Pawtucket, RI 02860	Dates (from to) 4/2000 - 4/2004 Monthly Income \$ 1,900.00		Dates (from to) Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Sales Associate	401-726-4730		

Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
	Dates (from to) Monthly Income \$		Dates (from to) Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

Freddy Form 65 01/04
Calyx Form 1033 Loanapp1 Form 01/04

Page 1 of 4

Borrower S.V.
Co-Borrower

Form 65 Form 1033 01/04



V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Percent	Proposed
Base Empl. Income*	\$ 3,028.00	\$	\$ 3,028.00	Rent	\$ 550.00	
Overline				First Mortgage (P&I)		\$ 2,046.53
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		291.00
Dividends/Interest*				Real Estate Taxes		215.50
Net Rental Income				Mortgage Insurance		
Other (table completing see the notice in "disclosure" section below)				Homeowner Assn. Dues		
Total	\$ 3,028.00	\$	\$ 3,028.00	Total	\$ 550.00	\$ 2,553.11

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income: *Notice* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES


The Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis, either *vice*, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☐ Jointly ☒ Not Jointly


ASSETS		LIABILITIES	
Description	Cash or Market Value	Liabilities and Pledged Assets: List the creditor's name, address and account number for all outstanding debts including automobile loans revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	
Cash deposit toward purchase held by:			
Earnest	3,000		
List checking and savings accounts below		LIABILITIES	Monthly Payment & Months Left to Pay
Name and address of Bank, S&L, or Credit Union		Name and address of Company/	Unpaid Balance
Sovereign Bank		US DEPT OF EDUCATION	
Acct. no. 46100181596	\$ 61,499	Acct. no. 5992083471	239 41,843
Name and address of Bank, S&L, or Credit Union		Name and address of Company/	\$ Payment/Months \$
Bank of America		RISLA	
Acct. no. 9497572565	\$ 19,273	Acct. no. 59920834701	5,500
Name and address of Bank, S&L, or Credit Union		Name and address of Company/	\$ Payment/Months \$
Sovereign Bank		RISLA	
Acct. no. 46104942209	\$ 18,484	Acct. no. 59920834702	2,460
Name and address of Bank, S&L, or Credit Union		Name and address of Company/	\$ Payment/Months \$
		AFNI	
Acct. no.	\$	Acct. no. 2003391962	342
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company/	\$ Payment/Months \$
Life insurance net cash value	\$	Name and address of Company/	\$ Payment/Months \$
Face amount \$			
Subtotal Liquid Assets	\$ 94,256	Acct. no.	
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company/	\$ Payment/Months \$
Vested interest in retirement fund	\$		
Net worth of business(es) owned (attach financial statement)	\$		
Automobiles owned (make and year)	\$	Acct. no.	
		Alimony/Child Support/Separate Maintenance Payments Owed to	\$
Other Assets (itemize)	\$	Job Related Expense (child care, union dues, etc.)	\$
		Total Monthly Payments	\$ 239
Total Assets a.	\$ 94,250	Net Worth (a minus b) =>	\$ 44,121
		Total Liabilities b	\$ 50,135

VII DETAILS OF TRANSACTION		VIII DECLARATIONS			
a Purchase price	\$ 375,000.00	If you answer "yes" to any questions a through f, please use continuation sheet for explanation		Borrower Co-Borrower	
b Alterations, improvements, repairs				Yes	No
c Land (if acquired separately)		a Are there any outstanding judgments against you?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
d Refinance (incl. debts to be paid off)		b Have you been declared bankrupt within the past 7 years?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
e Estimated prepaid items	3,882.46	c Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
f Estimated closing costs	7,646.00	d Are you a party to a lawsuit?		<input type="checkbox"/>	<input type="checkbox"/>
g PMI, MIP, Funding Fee		e Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage financial obligation, bond, or loan guarantee. If "Yes," provide details including date, name and address of lender, FVA or VA case number, if any, and reasons for the action.)		<input checked="" type="checkbox"/>	<input type="checkbox"/>
h Total costs (add items a through h)	386,528.46	f Are you presently delinquent on or default on any Federal debt or any other loan mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.		<input type="checkbox"/>	<input checked="" type="checkbox"/>
i Subordinate financing		g Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
k Borrower's closing costs paid by Seller		h Is any part of the down payment borrowed?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
l Other Credit (explain)		i Are you a co-maker or endorser on a note?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cash Deposit	3,000.00	j Are you a U.S. citizen?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Seller Credit	3,000.00	k Are you a permanent resident alien?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
		Do you intend to occupy the property as your primary residence? If "Yes," complete question m below		<input checked="" type="checkbox"/>	<input type="checkbox"/>
m Loan amount (exclude PMI, MIP, Funding Fee financed)	300,000.00	m Have you had an ownership interest in a property in the last three years?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
n PMI, MIP, Funding Fee financed		(1) What type of property did you own: principal residence (PR), second home (SH), or investment property (IP)?			
o Loan amount (add m & n)	300,000.00	(2) How did you hold title to the home: solely by yourself (S), jointly with your spouse (SP), or jointly with another person (JP)?			
p Cash from/to Borrower (subtract i, k, l & o from l)	80,528.46				

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that, (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of the Federal Truth in Lending Code, Sec. 1001, et seq., (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein, (3) the Loan will be made pursuant to the terms of the Loan Agreement, the promissory note and the applicable state and federal laws, and (4) the Loan is a residential mortgage loan. (5) the property will be located as indicated herein, (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may rely on the original and/or an electronic record of this application, even if the Loan is not approved. (7) the Lender and its agents, brokers, insurers, processors, successors and assigns may continuously rely on the information contained in the application, and I am obligated to the Lender to continuously supplement the information provided in this application if any of the material facts of the application change. (8) I have represented herein should such facts prior to closing of the Loan. (9) I warrant that all payments on the Loan will be made in accordance with the terms of the Loan Agreement. (10) I warrant that I am not a party to any suit relating to such delinquency, reporting, my name and account information to one or more consumer credit reporting agencies, (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law, (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property and (11) my transmission of this application as an "electronic record" as defined in the applicable state or federal law, including but not limited to, the Uniform Electronic Transactions Act, or any other applicable law, constitutes my transmission of this application complying with the principle of my signature, shall be as effective, enforceable and valid as if a prior version of this application were delivered containing any original written signature.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X 	7-9-03	X	

The following information requested by the Federal Government consists of types of loans related to a dwelling in order to monitor the lender's compliance with consumer disclosure requirements and to encourage responsible lending. You are requested to furnish the information, but are encouraged to do so. The information is confidential and will be used to determine the lender on the basis of the information provided. If you choose not to furnish the information, please provide both the "Yes" and "No" for the question. You may check more than one designation. If you do not furnish the information, check "No" under Federal Regulations. This lender is required to provide the information on the basis of visual observation or summary. If you do not wish to furnish the information, please check the box below. (Under mortgage loans, the above materials assure that the disclosure satisfies all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower <input type="checkbox"/> I do not wish to furnish this information		Co Borrower <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male		Sex <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be Completed by Interviewer This application was taken by <input type="checkbox"/> Face to face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet		Name and Address of Interviewer's Employer Rhode Island Mortgage Store 10 Jefferson Blvd Suite C Warwick, RI 02808 (P) 401-467-4522 (F) 401-467-4523	
Interviewer's Name (print or type) Brian Lewis			
Interviewer's Signature 		Date 7-23-01	
Interviewer's Phone Number (incl. area code) 401-467-4522			

Form Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☒ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN									
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number		Lender Case Number				
Amount \$	300,000	Interest Rate %	7.250	No. of Months	360/360	Amortization Type	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type) 7/23		
II. PROPERTY INFORMATION AND PURPOSE OF LOAN									
Subject Property Address (street, city, state, ZIP)									No. of Units
273 275 Rand Street, Central Falls, RI 02863 County, Providence									6
Legal Description of Subject Property (attach description if necessary)									Year Built
Apartment Complex									1920
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain)					Property will be				
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent					<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment				
Complete this line if construction or construction permanent loan									
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)				
	\$	\$	\$	\$	\$				
Complete this line if this is a refinance loan									
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made					
	\$	\$		Cost \$					
Title will be held in what Name(s)					Manner in which Title will be held		Estate will be held in		
Juan Valdera, Soledad Valdera, Bahij Boutros					Tenants in common		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (how expiration date)		
Source of Down Payment Settlement Charges and/or Subordinate Financing (explain)									
Checking/Savings									
III. BORROWER INFORMATION									
Borrower's Name (Include Jr or Sr if applicable)					Co-Borrower's Name (Include Jr or Sr if applicable)				
Juan Valdera									
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School		
593-06-9787	401-739 0940	05/26/1947	12						
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower)			
no		ages		no		ages			
Present Address (street, city, state, ZIP)					Present Address (street, city, state, ZIP)				
<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 3 No Yrs					<input type="checkbox"/> Own <input type="checkbox"/> Rent No Yrs				
293 Rand Street Central Falls, RI 02863									
Mailing Address, if different from Present Address					Mailing Address, if different from Present Address				
34 Parker Street West Warwick, RI 02893									
If residing at present address for less than two years, complete the following									
Former Address (street, city, state, ZIP)					Former Address (street, city, state, ZIP)				
<input type="checkbox"/> Own <input type="checkbox"/> Rent No Yrs					<input type="checkbox"/> Own <input type="checkbox"/> Rent No Yrs				
IV. EMPLOYMENT INFORMATION									
Borrower					Co-Borrower				
Name & Address of Employer					Name & Address of Employer				
<input type="checkbox"/> Self Employed Yrs. on this job					<input type="checkbox"/> Self Employed Yrs. on this job				
Jorge's Auto, Inc. 270 274 Broad Street Cumberland, RI 02864					Yrs. employed in this line of work/profession				
1 mth(s)					2 3				
Position/Title/Type of Business					Position/Title/Type of Business				
Painter					Painter				
Business Phone (incl. area code)					Business Phone (incl. area code)				
401-725-5210					401-725-5210				
If employed in current position for less than two years or if currently employed in more than one position, complete the following									
Name & Address of Employer					Name & Address of Employer				
<input type="checkbox"/> Self Employed Dates (from to)					<input type="checkbox"/> Self Employed Dates (from to)				
Le'myros Body Shop 915 Broad Street Central Falls, RI 02863					Monthly Income				
7/2003 - 5/2005					\$ 1,737.00				
Position/Title/Type of Business					Position/Title/Type of Business				
Painter					Painter				
Business Phone (incl. area code)					Business Phone (incl. area code)				
401-722-2910					401-722-2910				
Name & Address of Employer					Name & Address of Employer				
<input type="checkbox"/> Self Employed Dates (from to)					<input type="checkbox"/> Self Employed Dates (from to)				
Monthly Income					Monthly Income				
\$					\$				
Position/Title/Type of Business					Position/Title/Type of Business				
Business Phone (incl. area code)					Business Phone (incl. area code)				

V MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 1,737 00	\$	\$ 1,737 00	Rent	\$	
Overtime				First Mortgage (P&I)	550 00	\$ 2,046 53
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		291 00
Dividends/Interest				Real Estate Taxes		215 50
Net Rental Income				Mortgage Insurance		
Other (before completing see the notice in "Outstanding debt or income" below)				Homeowner Assn. Dues		
				Other:		
Total	\$ 1,737 00	\$	\$ 1,737 00	Total	\$ 550 00	\$ 2,553 11

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements

Describe Other Income: Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan

BIC	Monthly Amount
	\$

VI ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also

Completed ☒ Jointly ☐ Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description		Name and address of Company	\$ Payment/Months	\$
Cash deposit toward purchase held by:		RI DEPT OF TAXATION		
List checking and savings accounts below		Acct no 5930697871	240	10,037
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
		COLLECTION		
Acct no	\$	Acct no 168147503		1,237
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
		COLLECTION		
Acct no	\$	Acct no 251146604		260
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
		COLLECTION		
Acct no	\$	Acct no 251146602		195
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$
		COLLECTION		
Acct no	\$	Acct no 251146603		180
Life Insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$
Face amount \$		COLLECTION		
Subtotal Liquid Assets	\$	Acct no 251146601		160
Real estate owned (enter market value from schedule of real estate or net)	\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$	COLLECTION		
Net worth of business(es) owned (attach financial statement)	\$	Acct no 168147504		97
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to	\$	
Other Assets (itemize)	\$	Job Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$ 240	
Total Assets a	\$	Net Worth (a minus b)	\$ -12,106	Total Liabilities b \$ 12,106

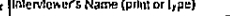
VIII DÉCLARATIONS

a Purchase price		\$ 375,000.00	If you answer "Yes" to any questions a through f, please use continuation sheet for explanation		Borrower	Co-Borrower
					Yes	No
b Alterations, Improvements, repairs			a Are there any outstanding judgments against you?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
c Land (if acquired separately)			b Have you been declared bankrupt within the past 7 years?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
d Refinance (incl. debts to be paid off)			c Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
e Estimated prepaid items	3,682.46		d Are you a party to a lawsuit?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
f Estimated closing costs	7,646.00		e Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
g PMI, MIP, Funding Fee			(This includes such items as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage financial obligation, lease, or loan guarantee, if "Yes" provide details, including date, name and address of lender, Principal's name, number, date, and reason for the action.)			
h Discount (if Borrower will pay)			f Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or lease guarantee?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
i Total costs (add items a through h)	386,528.46		g Are you obligated to pay alimony, child support, or separate maintenance?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
j Subordinate financing			h Is any part of the down payment borrowed?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
k Borrower's closing costs paid by Seller			i Are you a co-maker or endorser on a note?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
l Other Credits (explain)			-----			
Cash Deposit	3,000.00		j Are you a U.S. citizen?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Seller Credit	3,000.00		k Are you a permanent resident alien?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
m Loan amount (exclude PMI, MIP, Funding Fee financed)	300,000.00		l Do you intend to occupy the property as your primary residence?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
n PMI, MIP, Funding Fee financed			If "Yes" complete question m below			
o Loan amount (add m & n)	300,000.00		m Have you had an ownership interest in a property in the last three years?		<input checked="" type="checkbox"/>	<input type="checkbox"/>
p Cash from/to Borrower (substantially less than from l)	80,528.46		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?			
			(2) How did you hold title to the home: solely by yourself (S), jointly with your spouse (SP), or jointly with another person (JO)?			

Each of the undersigned specifically consents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability including monetary damages to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of 18 U.S.C. 1013, 1014, et seq. (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in the application and the property shall be subject to a first lien in favor of Lender and its successors or assigns in the event of a default in payment of the residential mortgage loan. (3) the property will be occupied as indicated herein, (4) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application even if the Loan is not approved, (5) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am authorized to amend and/or supplement the information provided in this application on any of the material facts that I have represented herein should change prior to closing of the Loan, (6) I understand that the information provided in this application may be used for purposes other than the application for the Loan, and I agree to provide, in connection with this application, and in connection with any future application, a release of all claims, demands, damages, losses, costs, expenses, attorney's fees and other amounts relating to such duplications, report my name and account information to one or more consumer credit reporting agencies, (7) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law, (8) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, as to the accuracy or completeness of the information provided in this application, (9) the information provided in this application is being provided to Lender by electronic transmission, as these terms are defined in applicable federal and/or state laws (excluding audio and video recordings) or by facsimile transmission, and the application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a signature on this application were obtained containing my original written signature.

Borrower's Signature	Date	Co Borrower's Signature	Date
X <i>[Signature]</i>	17-9-05X		

The following information is requested by the Federal Government for certain types of persons (related to a dwelling) in order to monitor the lender's compliance with the credit reporting and fair lending practices. Your information will be furnished to a Federal Government agency in order to do so. The information that a lender may disclose to the Federal Government is based on the information on our web site where you chose to furnish it. If you furnish the information, please provide both the full and partial name, you may check more than one designation. If you do not furnish the ethnicity, race, sex, and/or Federal regulations, this lender is required to note the full and partial name on the basis of visual observation or name. If you do not wish to furnish the information please check the box below. (Lender must verify, the above material to assure that our disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex <input type="checkbox"/> Female <input type="checkbox"/> Male	To be Completed by Interviewer The application was taken by <input checked="" type="checkbox"/> Face to face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	
Interviewer's Name (print or type) Brian Lewis		Name and Address of Interviewer's Employer Rhode Island Mortgage Store 10 Jefferson Blvd Suite C Warwick, RI 02886 (P) 401-467-4522 (F) 401-467-4523	
Interviewer's Signature 		Date 1/9/02	
Interviewer's Phone Number (local area code) 401-467-4522			

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☒ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state. The security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain)		Agency Case Number		Lender Case Number	
Interest Rate: 7.250%		No. of Months: 360/360		Amortization Type: <input type="checkbox"/> Fixed Rate <input checked="" type="checkbox"/> ARM (type) 7/23	
Amount: \$ 300,000					
Subject Property Address (street, city, state, ZIP): 273-275 Rand Street, Central Falls, RI 02863 County Providence					
Legal Description of Subject Property (attach description if necessary): Apartment Complex					No. of Units: 6
Year Built: 1920					
Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction Permanent <input type="checkbox"/> Other (explain)			Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment		
Complete this line if construction or construction permanent loan					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$
Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements: <input type="checkbox"/> made <input type="checkbox"/> to be made	
	\$	\$		Cost \$	
Title will be held in what Name(s): Juan Valdera, Sobelva Valdera, Bahij Boutros			Manner in which title will be held: Tenants in common		Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain): Checking/Savings					

Borrower		Co-Borrower	
Borrower's Name (include Jr or Sr if applicable): Bahij Boutros		Co-Borrower's Name (include Jr or Sr if applicable):	
Social Security Number: 039-56-0110	Home Phone (incl. area code): 401-595-7216	DOB (MM/DD/YYYY): 04/14/1967	Yrs. School: 16
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower): no	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower): no
Present Address (street, city, state, ZIP): 82 Waltes Corner Road, West Kingston, RI 02892		Present Address (street, city, state, ZIP):	
Mailing Address, if different from Present Address:		Mailing Address, if different from Present Address:	

If residing at present address for less than two years, complete the following

Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ☐ No Yrs: Former Address (street, city, state, ZIP): ☐ Own ☐ Rent ☐ No Yrs:

Borrower		Co-Borrower	
Name & Address of Employer: International Pocket Cafe, 99 Fortin Road, Kingston, RI 02881		Name & Address of Employer:	
<input checked="" type="checkbox"/> Self Employed	Yrs. on this job: 14 yr(s)	<input type="checkbox"/> Self Employed	Yrs. on this job:
Position/Title/Type of Business: Owner	Business Phone (incl. area code): 401-782-2720	Position/Title/Type of Business:	Business Phone (incl. area code):
If employed in current position for less than two years or if currently employed in more than one position, complete the following		If employed in current position for less than two years or if currently employed in more than one position, complete the following	
Name & Address of Employer:	Dates (from to):	Name & Address of Employer:	Dates (from to):
Monthly Income: \$		Monthly Income: \$	
Position/Title/Type of Business:	Business Phone (incl. area code):	Position/Title/Type of Business:	Business Phone (incl. area code):
Name & Address of Employer:	Dates (from to):	Name & Address of Employer:	Dates (from to):
Monthly Income: \$		Monthly Income: \$	
Position/Title/Type of Business:	Business Phone (incl. area code):	Position/Title/Type of Business:	Business Phone (incl. area code):

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 3,072.00		\$ 3,072.00	Rent		
Overtime				First Mortgage (P&I)	1,048.00	\$ 2,046.53
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance	83.00	291.00
Dividends/Interest				Real Estate Taxes	234.33	215.50
Net Rental Income				Mortgage Insurance		
Other (before completing see the notion in "describe other income" below)				Homeowner Assn. Dues		
				Other		
Total	\$ 3,072.00		\$ 3,072.00	Total	\$ 1,364.33	\$ 2,553.11

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income: *None* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers. If their assets and liabilities are sufficiently joint so that the Statement can be meaningfully and fairly presented on a combined basis, otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☒ Jointly ☐ Net Jointly

ASSETS		LIABILITIES	
Description	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts including automobile loans revolving charge accounts, real estate loans, alimony child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property	
Cash deposit toward purchase held by/s		LIABILITIES	Monthly Payment & Months Left to Pay
Earnest	3,000	Unpaid Balance	
List checking and savings accounts below		Name and address of Company	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union		WASHINGTON MUTUAL BANK	
Bank of America			
Acct no 9635	\$ 4,000	Acct no 1508413671036	(1,364)
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
Bank of America / Business Account		CAP ONE BK	
Acct no 529107153953			37,199
Acct no 6547	\$ 4,000	Acct no 529107153953	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
		FIRST DATA	
Acct no 520253770000			1,462
Acct no	\$	Acct no 520253770000	29
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months
		CBUS&EARS	
Acct no	\$	Acct no 36082081	20
Name and address of Company			805
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months
		GULF COAST COLLECTION	
Life Insurance net cash value	\$	Acct no 11580323	
Face amount \$		Name and address of Company	\$ Payment/Months
Subtotal Liquid Assets	\$ 11,000	BANK OF AMERICA	
Real estate owned (enter market value from schedule of real estate owned)	\$ 450,000	Acct no 417009000094	10
Vested Interest in retirement fund	\$	Name and address of Company	\$ Payment/Months
Net worth of business(es) owned (attach financial statement)	\$	WM FILENE	
Automobiles owned (make and year)	\$	Acct no RD033166	20
		Alimony/Child Support/Separate Maintenance Payments Owed to	
Other Assets (itemize)	\$		46
		Job Related Expense (child care, union dues, etc.)	\$
		Total Monthly Payments	\$ 79
Total Assets a	\$ 461,000	Net Worth (a minus b) ==>	\$ 419,267
		Total Liabilities b	\$ 41,733

VI ASSETS AND LIABILITIES (cont)							
Schedule of Real Estate (If additional properties are owned, use continuation sheet)							
Property Address (enter S if sold, P5 if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc	Net Rental Income
62 Walltree Corner Road West Kingston, RI 02892	SFR	O/O \$ 450,000	\$ 37,199	\$	\$ 1,048	\$ 317	\$
Totals		\$ 450,000	\$ 37,199	\$	\$ 1,048	\$ 317	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s)

Alternate Name	Creditor Name	Account Number
----------------	---------------	----------------

VII DETAILS OF TRANSACTION		VIII DECLARATIONS	
a Purchase price	\$ 375,000.00	If you answer "yes" to any questions a through i please use continuation sheet for explanation	
b Alterations/improvements/repairs			
c Land (if acquired separately)			
d Refinance (incl. debts to be paid off)			
e Estimated prepaid items	3,882.46		
f Estimated closing costs	7,648.00		
g PMI, MIP, Funding Fee			
h Discount (if Borrower will pay)			
i Total costs (add items a through h)	386,528.46		
j Subordinate financing			
k Borrower's closing costs paid by Seller			
l Other Credits (explain)			
Cash Deposit	3,000.00		
Seller Credit	3,000.00		
m Loan amount (exclude PMI, MIP, Funding Fee financed)	300,000.00		
n PMI, MIP, Funding Fee financed			
o Loan amount (add m & n)	300,000.00		
p Cash from/to Borrower (subtract j, l & e from i)	80,528.46		

a Are there any outstanding judgments against you?

b Have you been declared bankrupt within the past 7 years?

c Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

d Are you a party to a lawsuit?

e Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage (second, third, etc.) loans, or loans guaranteed by a federal agency, state, or local government. If "Yes," provide details including date, name and address of lender, FHA or VA case number, if any, and reasons for the action.)

f Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.

g Are you obligated to pay alimony, child support, or separate maintenance?

h Is any part of the down payment borrowed?

i Are you a co-maker or endorser on a note?

j Are you a U.S. citizen?

k Are you a permanent resident alien?

l Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.

m Have you had an ownership interest in a property in the last three years?

(1) What type of property did you own principal residence (PR), second home (SH), or investment property (IP)?

(2) How did you hold title to the home solely by yourself (S), jointly with your spouse (SP), or jointly with another person (JP)?

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application and made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or audit any information contained in the application from any source named in this application, and Lender, its successors or assigns may rely on the information contained in the application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may conclusively rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty express or implied to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature" as those terms are defined in applicable federal and/or state laws (including audio and video recordings) or my facsimile transmission of this application containing a facsimile of my signature shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower's Signature: X B. H. J. Bantz Date: 1-9-22

Co-Borrower's Signature: X Date: _____

X INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish the ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or name. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER		CO-BORROWER	
Ethnicity	<input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	Race	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex	<input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer:

This application was taken by: ☒ Face-to-face interview ☐ Mail ☐ Telephone ☐ Internet

Interviewer's Name (print or type): Brian Lewis

Interviewer's Signature: [Signature] Date: 7/9/05

Interviewer's Phone Number (incl. area code): 401-467-4522

Name and Address of Interviewer's Employer: Rhode Island Mortgage Store
10 Jefferson Blvd Suite C
Warwick, RI 02888
(P) 401-467-4522
(F) 401-467-4523